above either by abolishing them or by keeping them in abeyance of by down-gradation.

(b) No such proposal is under consideration.

Bank-wise lending schemes

1650. SHRI RAJNI RANJAN SAHU: Will the Minister of FINANCE be pleased to state:

(a) what are the public sector schemes bank-wise under which interest subsidy loans are advanced;

(b) what is the quantum of such loans; and

(c) what are the bank-wise priority sector lending schemes?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) The banks are implementing various State and Central Government sponsored schemes. The Centrally sponsored schemes are, such as, scheme for providing Self Employment to the Educated Unemployed Youth (SEEUY) Scheme for Urban Micro Enterprises (SUME) and Differential Rate of Interest (DRI) Government provides capital subsidy of 25 per cent under SEEUY scheme and 25 per cent subsidy subject to maximum of Rs. 4,000/- for general beneficiaries and Rs. 5,000/- or SC/ST and women beneficiaries under SUME Scheme. The interest on the loans is charged by banks as per the Schedule of interest rates prescribed by the Reserve Bank of India from time to time, and the Banks do not provide any interest subsidy on their loans. The quantum of loan under these schemes is as under:—

SEEUY (i) Rs. 35,000/- for industrial ventures.

(ii) Rs. 25,000/- for service units.

(iii) Rs. 15,000/- for business enterprises.

SUME Rs. 16,000/- in case of general beneficiaries and Rs. 20,000/- in respect of SC/ST and women beneficiaries.

DRI Rs. 6,500/- (Rs. 1,500/- for working capital and Rs. 5,000/- as term loan).

The banks also extend loans under priority sector purposes like small business; professional and self employed education; transport, small industries; etc.

Making available the regulation for *credit facilities*

1651. SHRI RAJNI RANJAN SAHU: Will the Minister of FINANCE be pleased to state:

(a) whether Government are aware that Regulations framed under the relevant Acts for providing credit facilities to the customers are out of reach for the public because the same are not available with the Libraries and hence the public is exploited;

(b) whether Government propose to provide the said Regulations in respect of all the Nationalised Banks, State Bank of India and its subsidiaries and other financial institutions, to the MPs and also make available the same with the Parliament Library as well as other Public Libraries in the public interest; and

(c) if not, what are the reasons therefor?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) The guidelines issued by the Reserve Bank of India from time to time to commercial bank for grant of advances have been compiled in a booklet called "Guidelines for Advances to Priority Sector". This booklet has not been framed or issued by

RBI under any Act and is available with all the banks. Further, for the convenience of public, the banks, on their own bring out pamphlets and booklets containing the salient features of various leading schemes available with them.

Recovery of agricultural loans

1652. SHRI PARMESHWAR KUMAR AGARWALLA: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the Ministry of Finance has decided to launch agricultural loan recovery drive;

(b) what is the total amount of outstanding loans and the recoveries made during the year 1992-93, State-wise;

(c) what was the recovery rate during the last three years; and

(d) whether fresh loans would be given in 1993-94 irrespective of recoveries to enable the farmers to recover losses?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND THE MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) The banks have been advised to launch vigorous campaign for recovery of agricultural loans, through proper publicity and field level contact programmes to impress upon the rural borrowers the need for the evolution of a healthy rural credit delivery system by making prompt repayments during the forthcoming months.

(b) The State-wise amount of loans disbursed by commercial banks for agricultural purposes as laso the recovery of direct agricutural advances for the period ending June, 1991 (latest available) is given in the enclosed statement (*See* below)

(c) The percentage of recovery to demand of public sector bank in respect of their direct agricultural advances for three years period ended June 1992 (latest available) is as under:

(Rs. in crores)

Year ended June	Demand	Recovery	Overdues	Percentage of recoveries to demand
1990	6915	3371	3544	48.8
1991.	8496	4937	3559	68.1
1992*	8719	4686	4033	53.7

*figures provisional.

(d) The farmers all over the country are provided loans by pubic sector banks for the agricultural and allied activities undertaken by them on their own or through any scheme framed by Government in this regard. The financing of such activities by the credi institutions is a part of their normal lending operations on a continued basis. However, banks normally finance- non-defaulter farmers.